IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re A	Application of:)
Edward G. MCLAUGHLIN et al.)) Group Art Unit: 3691
Application No.: 09/277,189)) Examiner: Poinvil, Frantzy
Filed:	March 26, 1999))
For:	ELECTRONIC BILL PRESENTATION AND PAYMENT METHOD AND SYSTEM) Confirmation No.: 3185)

VIA EFS WEB

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Commissioner:

AMENDMENT AFTER ALLOWANCE

In reply to the Notice of Allowance mailed December 20, 2011, and pursuant to 37 C.F.R. § 1.312 and without withdrawing the application from issuance, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks follow the amendments section of this paper.